

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:

Richard BISSONETTE et al.

Group Art Unit: Not Assigned

Serial No. Not Assigned (Continuation of 09/140,795)

Filed: Herewith

Examiner: Not Assigned

For: **SYSTEM INTEGRATING CREDIT CARD TRANSACTIONS INTO A FINANCIAL  
MANAGEMENT SYSTEM**

**PRELIMINARY AMENDMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Before examination of the above-identified application, please amend the application as follows:

**IN THE CLAIMS:**

Please AMEND the claim 1 and ADD new claims 27-62 in accordance with the following:

1. A system for controlling , comprising:

a financial management system providing control and accounting for financial transactions; and

a money transaction card system associated with the financial management system and providing control and accounting for money card transactions within the financial management system.

27. (New) A system as recited in claim 1, wherein the money card comprises a purchase card.

28. (New) A system as recited in claim 1, wherein the money card comprises a debit card.

29. (New) A system as recited in claim 1, wherein the money card comprises a prepaid card.

30. (New) A system as recited in claim 1, wherein the money card comprises a credit card.

31. (New) A system as recited in claim 1, wherein the money card comprises one of check, procurement, fleet, corporate, expenses, combination and travel card.

32. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

an organization financial management system providing control and accounting for financial transactions of the multiple users within the management system, and providing financial system limits; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control for purchasing card transactions using the financial system limits imposed by the organization and providing accounting for the purchasing card transactions within a general ledger of the financial management system.

33. (New) A system as recited in claim 32, wherein said purchasing card system checks the transactions against financial system employee limits imposed by the organization.

34. (New) A system as recited in claim 32, wherein the financial system limits include one of single purchase limits, billing cycle limits, budget limits, organization account code limits, product type limits.

35. (New) A system as recited in claim 32, wherein said purchasing card system subjects a purchase to the limits at a time of the purchase.

36. (New) A system as recited in claim 32, wherein said purchasing card system automatically reconciles the transactions.

37. (New) A system as recited in claim 36, wherein reconciliation searches for an obligation created in the financial management system at a time of a purchase.

38. (New) A system as recited in claim 36, wherein reconciliation searches for an obligation created in the financial management system prior to a purchase.

39. (New) A system as recited in claim 36, wherein reconciliation updates budget, planning, project and ledger entries of the financial management system of the organization.

40. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

a financial management system providing control and accounting for financial transactions, and providing financial system limits; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control and accounting for purchasing card transactions with the purchasing card issuer within the financial management system using the financial system limits imposed by the organization and where said purchasing card system authorizes immediate payment to the purchasing card issuer of pre-obligated transactions.

41. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

a financial management system providing spending control and accounting for financial transactions, and providing financial system limits; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control and accounting for purchasing card transactions with the purchasing card issuer within the financial management system using the financial system limits imposed by the organization and where said purchasing card system authorizes immediate payment to the purchasing card issuer of purchases approved by the purchasing card system at the time of purchase.

42. (New) A system as recited in claim 32, wherein said purchasing card system validates purchasing card information on purchasing card statements.

43. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

a financial management system providing control and accounting for financial transactions within an organization; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control and accounting, at a time of purchase, for purchasing card transactions of the financial management system of the organization using the financial system limits imposed by the organization and comprising checking the transactions against the organization financial system limits including single purchase limits, billing cycle limits, budget limits, organization account code limits, product type limits, validating purchasing card information on purchasing card statements, automatically reconciling the transactions by searching for an obligation created in the financial management system at a time of a purchase, updating budget, planning, project and ledger entries of the financial management system, authorizing immediate payment of purchases approved by the purchasing card system at the time of purchase and setting up disputes for unapproved purchases.

44. (New) A method of processing purchasing card transactions, comprising:

receiving a purchasing card transaction from a card issuer; and

automatically reconciling the transaction within a financial management system of an organization against a financial system record showing an intent to purchase.

45. (New) A method, comprising:

receiving a purchasing card transaction from a card issuer for a vendor at a time of purchase to which issuer limits are applied by the issuer of a purchasing card; and

providing, by an organization separate from the issuer and at a time of transaction processing, control and accounting for the purchasing card transaction within a financial management system of an organization to which organization limits are applied and thereby approving/denying the transaction.

46. (New) A method of processing purchasing card transactions, comprising:

receiving a purchasing card transaction from a vendor and subjecting the transaction to card issuer limits by an issuer of a purchasing card; and

subjecting the transaction, by an organization separate from the issuer and at a time of transaction processing, to financial system limits of the organization and thereby approving/denying the transaction.

47. (New) A method as recited in claim 46, wherein said financial system limits comprise one of single purchase limits, billing cycle limits, group limits, budget limits, planning limits, funds availability limits, organization account code limits, product type limits.

48. (New) A method as recited in claim 46, wherein said subjecting converts the transaction into an obligation when the limits are satisfied.

49. (New) A method as recited in claim 46, wherein an intent to perform the transaction is captured by the financial management system before the transaction occurs.

50. (New) A card system, comprising:  
a purchasing card issuer system providing for approval of purchasing card transactions using issuer limits; and  
a financial management system of an organization separate from and communicating with said issuer, accepting the purchasing card transactions and providing, at a time of transaction processing, approval of the transactions using organization limits and thereby approving/denying the transaction.

51. (New) A system as recited in claim 50, wherein said management system provides pre-purchase approval of the transactions.

52. (New) A system as recited in claim 50, wherein said management system authorizes immediate payments prior to approval, creates a discount transaction for the issuer in proportion to the payment and updates a discount income organization account in the financial management system.

53. (New) A system as recited in claim 50, wherein said management system allows initiation and tracking of disputes with respect to the purchasing card transactions.

54. (New) A purchasing card system, comprising:  
a purchasing card issuer; and  
a financial management system of an organization communicating with said issuer, accepting purchasing card transactions and providing automated handling of disputes over card purchases including tracking each of the disputes through resolution.

55. (New) A system, comprising:  
a packet-switched communication system;  
a purchasing card issuing system issuing purchasing cards to multiple users of an organization each purchasing card having issuer limits and coupled to said communication system;  
an organization financial management system coupled to said communication system, storing purchasing card information related to financial system organization account codes and accounting for financial transactions of multiple users comprising limits imposed by the organization with the transactions intermingling within the system; and  
a user terminal coupled to said communication system and allowing a user access to the purchasing card information of the multiple users.

56. (New) A system as recited in claim 55, wherein the system organization account codes relate to user purchasing card budgets.

57. (New) A computer readable storage medium including a process receiving a purchasing card transaction from a purchasing card issuer and automatically reconciling the transaction within a financial management system of an organization against a financial system record showing an intent to purchase.

58. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having and imposing issuer limits and said integration system comprising:

a financial management system of an organization providing control and accounting for financial transactions of organization employees and providing financial system limits, and comprising a purchasing card system of the organization separate from the financial management system and providing, at a time of transaction processing, spending control and accounting for purchasing card transactions of the employees within the financial management system using the financial system limits imposed by the organization and thereby approving/denying the transaction.

59. (New) A system as recited in claim 58, wherein the limits comprise non-financial limits.

60. (New) A system as recited in claim 59, wherein the non-financial limits comprise one of vendor restrictions, product restrictions, service restrictions and time period restrictions.

61. (New) A financial system of an organization coupleable to a purchasing card system issuing purchasing cards to multiple users in an organization and the purchasing card system controlling spending by the users responsive to issuer limits set via the purchasing card system and said financial system of the organization comprising a financial management system, separate from the purchasing card system, providing control and accounting for financial transactions by the users and approving spending via the purchasing cards, at a time of the financial transactions, through the purchasing card system responsive to financial system limits set by the organization.

62. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

an enterprise financial management and planning system providing control, planning and accounting for financial transactions of the multiple users within the management system, and providing financial system limits; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control for purchasing card transactions using the financial system limits imposed by the organization and providing accounting for the purchasing card transactions within a general ledger of the financial management system.

**REMARKS**

This Preliminary Amendment is submitted to improve the form of the application as originally-filed.


It is respectfully requested that this Preliminary Amendment be entered in the above-referenced application.

If there are any additional fees associated with filing of this Preliminary Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 8/6/11

By:   
J. Randall Beckers  
Registration No. 30,358

700 Eleventh Street, NW, Suite 500  
Washington, D.C. 20001  
(202) 434-1500



**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS:**

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a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control and accounting, at a time of purchase, for purchasing card transactions of the financial management system of the organization using the financial system limits imposed by the organization and comprising checking the transactions against the organization financial system limits including single purchase limits, billing cycle limits, budget limits, organization account code limits, product type limits, validating purchasing card information on purchasing card statements, automatically reconciling the transactions by searching for an obligation created in the financial management system at a time of a purchase, updating budget, planning, project and ledger entries of the financial management system, authorizing immediate payment of purchases approved by the purchasing card system at the time of purchase and setting up disputes for unapproved purchases.

44. (New) A method of processing purchasing card transactions, comprising:  
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45. (New) A method, comprising:  
receiving a purchasing card transaction from a card issuer for a vendor at a time of purchase to which issuer limits are applied by the issuer of a purchasing card; and  
providing, by an organization separate from the issuer and at a time of transaction processing, control and accounting for the purchasing card transaction within a financial management system of an organization to which organization limits are applied and thereby approving/denying the transaction.

46. (New) A method of processing purchasing card transactions, comprising:  
receiving a purchasing card transaction from a vendor and subjecting the transaction to card issuer limits by an issuer of a purchasing card; and  
subjecting the transaction, by an organization separate from the issuer and at a time of transaction processing, to financial system limits of the organization and thereby approving/denying the transaction.

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51. (New) A system as recited in claim 50, wherein said management system provides pre-purchase approval of the transactions.

52. (New) A system as recited in claim 50, wherein said management system authorizes immediate payments prior to approval, creates a discount transaction for the issuer in proportion to the payment and updates a discount income organization account in the financial management system.

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a purchasing card issuer; and

a financial management system of an organization communicating with said issuer, accepting purchasing card transactions and providing automated handling of disputes over card purchases including tracking each of the disputes through resolution.

55. (New) A system, comprising:

a packet-switched communication system;

a purchasing card issuing system issuing purchasing cards to multiple users of an organization each purchasing card having issuer limits and coupled to said communication system;

an organization financial management system coupled to said communication system, storing purchasing card information related to financial system organization account codes and accounting for financial transactions of multiple users comprising limits imposed by the organization with the transactions intermingling within the system; and

a user terminal coupled to said communication system and allowing a user access to the purchasing card information of the multiple users.

56. (New) A system as recited in claim 55, wherein the system organization account codes relate to user purchasing card budgets.

57. (New) A computer readable storage medium including a process receiving a purchasing card transaction from a purchasing card issuer and automatically reconciling the transaction within a financial management system of an organization against a financial system record showing an intent to purchase.

58. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having and imposing issuer limits and said integration system comprising:

a financial management system of an organization providing control and accounting for financial transactions of organization employees and providing financial system limits, and comprising a purchasing card system of the organization separate from the financial management system and providing, at a time of transaction processing, spending control and accounting for purchasing card transactions of the employees within the financial management system using the financial system limits imposed by the organization and thereby approving/denying the transaction.

59. (New) A system as recited in claim 58, wherein the limits comprise non-financial limits.

60. (New) A system as recited in claim 59, wherein the non-financial limits comprise one of vendor restrictions, product restrictions, service restrictions and time period restrictions.

61. (New) A financial system of an organization coupleable to a purchasing card system issuing purchasing cards to multiple users in an organization and the purchasing card system controlling spending by the users responsive to issuer limits set via the purchasing card system and said financial system of the organization comprising a financial management system, separate from the purchasing card system, providing control and accounting for financial transactions by the users and approving spending via the purchasing cards, at a time of the financial transactions, through the purchasing card system responsive to financial system limits set by the organization.

62. (New) An integration system associable with a purchasing card issuing system issuing purchasing cards to multiple users of an organization with each of the cards having issuer limits and said integration system comprising:

an enterprise financial management and planning system providing control, planning and accounting for financial transactions of the multiple users within the management system, and providing financial system limits; and

a purchasing card management system associated with the financial management system and the purchasing card issuing system, and providing spending control for purchasing card transactions using the financial system limits imposed by the organization and providing accounting for the purchasing card transactions within a general ledger of the financial management system.